WHAT IS CLAIMED IS:

1   1.   An electronic commerce card authentication system comprising:
2   a central transaction server adapted to:
3   receive an authentication request from a cardholder system;
4   forward the authentication request to an access control server;
5   relay authentication information between the access control server and
6   the cardholder system;
7   receive an authentication response from the access control server; and
8   forward the authentication response to the cardholder system.

1   2.   The electronic commerce card authentication system of claim 1,
2   wherein the authentication response is adapted to be analyzed by a merchant system.

1   3.   The electronic commerce card authentication system of claim 1,
2   wherein the central transaction server is adapted to forward a copy of the authentication
3   response to an authentication history server to be archived.

1   4.   The electronic commerce card authentication system of claim 1,
2   wherein the central transaction server is further adapted to receive a verifying enrollment
3   request from a directory server, and to send a verifying enrollment response to the directory
4   server.

1   5.   The electronic commerce card authentication system of claim 4,
2   wherein the central transaction server is adapted to send the verifying enrollment response in
3   response to a query to the access control server.

1   6.   The electronic commerce card authentication system of claim 4,
2   wherein the central transaction server is adapted to send the verifying enrollment response to
3   the directory server with or without querying the access control server, and is further adapted
4   to query the access control server in response to receiving an authentication request.

1   7.   The electronic commerce card authentication system of claim 1,
2   wherein the authentication request includes a pseudonym corresponding to an electronic
3   commerce card account number and previously created by the central transaction server.

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1   8.   The electronic commerce card authentication system of claim 1,

2   wherein the authentication request includes a pseudonym previously created by a merchant

3   system that corresponds to an electronic commerce card account number.

1   9.   The electronic commerce card authentication system of claim 1,

2   wherein the central transaction server is adapted to initiate a charge request via a card

3   association network in response to receiving an authentication response from the access

4   control server.

1   10.   A method of authenticating electronic commerce card information

2   provided by a cardholder, the method comprising:

3   receiving an authentication request from a cardholder system;

4   forwarding the authentication request to an access control server;

5   relaying authentication information between the access control server and the

6   cardholder system;

7   receiving an authentication response from the access control server; and

8   forwarding the authentication response to the cardholder system.

1   11.   The method of claim 10, wherein the authentication response is

2   adapted to be analyzed by a merchant system.

1   12.   The method of claim 10, further comprising forwarding a copy of the

2   authentication response to an authentication history server to be archived.

1   13.   The method of claim 10, further comprising receiving a verifying

2   enrollment request from a directory server, and sending a verifying enrollment response to

3   the directory server.

1   14.   The method of claim 13, wherein the verifying enrollment response is

2   sent in response to a query to the access control server.

1   15.   The method of claim 13, wherein the verifying enrollment response is

2   sent to the directory server without querying the access control server, and further comprising

3   querying the access control server in response to receiving an authentication request.

1   16.   The method of claim 10, wherein the authentication request includes a

2   pseudonym previously created by the central transaction server that corresponds to an

3   electronic commerce card account number.

1   17.   The method of claim 10, wherein the authentication request includes a

2   pseudonym previously created by a merchant system that corresponds to an electronic

3   commerce card account number.

1   18.   The method of claim 1, further comprising initiating a charge request

2   via a card association network in response to receiving an authentication response from the

3   access control server.

1   19.   An information storage medium including a set of instruction adapted

2   to operate an information processing device to perform a set of steps, the set of steps

3   comprising:

4   receiving an authentication request from a cardholder system;

5   forwarding the authentication request to an access control server;

6   relaying authentication information between the access control server and the

7   cardholder system;

8   receiving an authentication response from the access control server; and

9   forwarding the authentication response to the cardholder system.

1   20.   The information storage medium of claim 19, wherein the

2   authentication response is adapted to be analyzed by a merchant system.

1   21.   The information storage medium of claim 19, wherein the set of steps

2   further comprises forwarding a copy of the authentication response to an authentication

3   history server to be archived.

1   22.   The information storage medium of claim 19, wherein the set of steps

2   further comprises receiving a verifying enrollment request from a directory server, and

3   sending a verifying enrollment response to the directory server.

1   23.   The information storage medium of claim 22, wherein the verifying

2   enrollment response is sent in response to a query to the access control server.

1   24. The information storage medium of claim 22, wherein the verifying

2 enrollment response is sent to the directory server without querying the access control server,

3 and the set of steps further comprise querying the access control server in response to

4 receiving an authentication request.

1   25. The information storage medium of claim 19, wherein the

2 authentication request includes a pseudonym previously created by the central transaction

3 server that corresponds to an electronic commerce card account number.

1   26. The information storage medium of claim 19, wherein the

2 authentication request includes a pseudonym previously created by a merchant system that

3 corresponds to an electronic commerce card account number.

1   27. The information storage medium of claim 19, wherein the set of steps

2 further comprises initiating a charge request via a card association network in response to

3 receiving an authentication response from the access control server.

1   28. The method of claim 14, further comprising:

2   receiving the verifying enrollment response from the access control server in

3 response to the query; and

4   forwarding the verifying enrollment response to the directory server.

1   29. The method of claim 28, further comprising:

2   modifying the verifying enrollment response received from the access control

3 server; and

4   forwarding the modified verifying enrollment response to the directory server.

1   30. The information storage medium of claim 22, further comprising:

2   receiving the verifying enrollment response from the access control server in

3 response to the query; and

4   forwarding the verifying enrollment response to the directory server.

1   31. The information storage medium of claim 30, further comprising:

2   modifying the verifying enrollment response received from the access control

3 server; and

4   forwarding the modified verifying enrollment response to the directory server.